

EXHIBIT “B”

From: lucille callcci.com <lucille@callcci.com>
Sent: Tuesday, May 16, 2023 2:41 PM
To: Judah Stein <jstein@SteinSaksLegal.com>
Cc: yenon callcci.com <yenon@callcci.com>
Subject: SHEINDLE SOFER VS EXPERIAN, EQUIFAX, TRANSUNION, SYNCB/GAP

READY TO GO

Thank you,

Lucy C.
COLLECTIVE CREDIT INTERNATIONAL, LLC.
16931 NE 6th Ave
North Miami Beach, FL 33162
Office: 954-455-2555
Faxsimile: 954-456-6559



Home

Your Equifax credit report

As of May 16, 2023

YOUR CREDIT

Credit Report



Summary

Revolving Accounts

Mortgage Accounts

Installment
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Consumer
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Your Rights

YOUR IDENTITY

Freeze

Fraud & Active Duty
Alerts

Dispute Center

Products for You

Credit Report date

Equifax - May 16, 2023

You still have **5 of 6 free Equifax credit reports** available before **May 16, 2024**.[Get my free credit report](#)

Personal Information

Report Date: May 16, 2023

Creditors use your personal information primarily to identify you. This information has no impact on your credit scores.

Identification

Name	SHEINDLE SOFER	Dispute this
Formerly Known As	SHEINDELSOFER SHEINDLESHTESEL	
Social Security Number	[REDACTED]	Dispute this
Date of Birth	[REDACTED]	Dispute this

Other Identification Information



No other identification on file.

You currently do not have any Other Identification in your file.

Contact Information

DATE	STATUS	ADDRESS	
Jul 01, 2017	CURRENT	[REDACTED], STATEN ISLAND, NY 10314	Dispute this
Apr 01, 2013	FORMER	[REDACTED], BROOKLYN, NY 11219	Dispute this
Feb 01, 2014	FORMER	[REDACTED], BROOKLYN, NY 11219	Dispute this

Fraud Alert or Active Duty Alert Contact Information



No Alerts Contact Information on file.

You currently do not have any Alert Contacts in your file.

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.



No Employment History on file.

Contact your creditor(s) if you would like to add Employment History to your credit report.



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Report Date: May 16, 2023

CLOSED**ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details**Payments****Historical****Overview**

Account Number	XXXXXXXXXXXXXX [REDACTED]	Months Reviewed	44
Account Status	PAYS_AS AGREED	Activity Designator	PAID_AND_CLOSED
Owner	INDIVIDUAL	Terms Frequency	MONTHLY
Account Type	REVOLVING	Term Duration	
Creditor Classification		Purchased From	
Loan Type	CHARGE_ACCOUNT	Sold To	
Original Creditor Name			

Balance and Amounts**Account Dates**

Balance	\$0	Date Opened	Aug 25, 2019
Credit Limit	\$300	Date Reported	Apr 30, 2023
High Credit	\$58	Date of Last Activity	Mar 2020
Available Credit	\$300	Date of First Delinquency	

Comments and Contact

ACCOUNT CLOSED BY CREDIT GRANTOR

For questions regarding this account please contact:

SYNCB/GAP

4125 WINDWARD PLAZA

Disputes

If you find information in your credit report that you believe is incomplete or inaccurate, click FILE A DISPUTE.

FILE A DISPUTE



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Credit Report



Credit Report date

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Freeze

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✓ Paid on time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

NDA No Data Available

Dispute Center

Payment Details

Months Reviewed

44

Date of Last Payment

Mar 2020

Payment Responsibility

INDIVIDUAL

Scheduled Payment Amount

Deferred Payment Start Date

Actual Payment Amount

Date Closed

Nov 2019

Charge Off Amount

Other Payments & Delinquencies

Balloon Payment Date

Balloon Payment Amount

**Delinquency First
Reported**

Amount Past Due



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Inquiries

Report Date: May 16, 2023

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit scores and those that do not.

Hard Inquiries

Inquiries that may impact your credit scores. These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

DATE	COMPANY	ADDRESS	REQUEST ORIGINATOR	
Aug 17, 2021	CBNA	CBNA, PO BOX 6241, SIOUX FALLS, SD 57117		Dispute this

Soft Inquiries

Inquiries that do not impact your credit scores. These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

DATE	COMPANY	DESCRIPTION	REQUEST ORIGINATOR
May 16, 2023	TRUSTED ID/EQUIFAX	ID Report	
May 08, 2023	CREDIT KARMA, INC	CONS RPT	
May 07, 2023	CREDIT KARMA, INC	CONS RPT	
May 04, 2023	CREDIT KARMA, INC	CONS RPT	
Apr 25, 2023	CREDIT KARMA, INC	CONS RPT	

DATE	COMPANY	DESCRIPTION	REQUEST ORIGINATOR
Apr 24, 2023	XACTUS	PREQMTG	LANDSTONE EQUITIES L
Apr 21, 2023	CREDIT KARMA, INC	CONS RPT	
Apr 19, 2023	CIC/EXPERIAN RPTS	CONS RPT	
Apr 17, 2023	CREDIT KARMA, INC	CONS RPT	
Apr 14, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System	
Mar 27, 2023	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System	
Mar 27, 2023	EQUIFAX	Automated Consumer Interview System	
Mar 24, 2023	CREDIT KARMA, INC	CONS RPT	
Mar 24, 2023	EQUIFAX	Automated Consumer Interview System	
Mar 24, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System	
Mar 24, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System	
Mar 10, 2023	XACTUS	PREQMTG	LANDSTONE EQUITIES L
Mar 07, 2023	INBOUNDPROSPECT, INC.	Promotional Inquiry	
Feb 22, 2023	XACTUS	PREQMTG	LANDSTONE EQUITIES L
Feb 18, 2023	CIC/EXPERIAN RPTS	CONS RPT	
Feb 18, 2023	CREDIT KARMA, INC	CONS RPT	
Dec 31, 2022	CREDIT KARMA, INC	CONS RPT	
Dec 15, 2022	CREDIT KARMA, INC	CONS RPT	
Nov 23, 2022	CREDIT KARMA, INC	CONS RPT	

DATE	COMPANY	DESCRIPTION	REQUEST ORIGINATOR
Nov 22, 2022	CREDIT KARMA, INC	CONS RPT	
Nov 17, 2022	CREDIT KARMA, INC	CONS RPT	
Nov 11, 2022	CREDIT KARMA, INC	CONS RPT	
Nov 08, 2022	AMERICAN FINANCIAL NETWORK INC	Promotional Inquiry	
Nov 08, 2022	INBOUNDPROSPECT, INC.	Promotional Inquiry	
Nov 02, 2022	CREDIT KARMA, INC	CONS RPT	
Aug 22, 2022	CREDIT KARMA, INC	CONS RPT	
Aug 04, 2022	AMERICAN FINANCIAL NETWORK INC	Promotional inquiry	
Jun 30, 2022	AMERICAN FINANCIAL NETWORK INC	Promotional Inquiry	
May 26, 2022	AMERICAN FINANCIAL NETWORK INC	Promotional Inquiry	



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Sheindle Sofer

[REDACTED]
Staten Island, NY 10314

Social Security# [REDACTED]

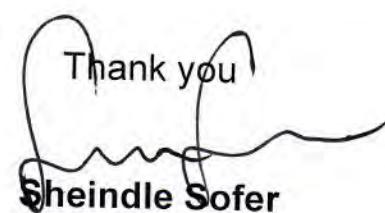
03-28-2023

VIA FAX
EQUIFAX
Po Box 740256
Atlanta, GA 30374

To Whom It May Concern:

I am disputing this account because I never received any statements from the creditor. Apparently, this account was sold from Synchrony to Barclays without informing me nor sending me any statements. I was not late and did not have the ability to pay anything that was due since I did not know who the creditor is. I called Synchrony and they told me they have no information on file as the account now belongs to Barclays. So then I called Barclays and they said I have to call Synchrony since Barclays is not reporting any late history. Please contact the creditors and bring this to their attention so they can remove these lates or if they don't respond accurately, you should remove the negative history on this account.

- SYNCB/GAP # [REDACTED]


Thank you
Sheindle Sofer

03/28

P.0001

*** Send Results ***

Sending is complete.

No.	4164
ESS	18888260571
Time	03/28 03:21 PM
Length	00'30
ts	1
lt	OK

Sheindle Sofer

[REDACTED]
Staten Island, NY 10314

Social Security# [REDACTED]

03-28-2023

16
0374

lay Concern:

puting this account because I never received any statements from the creditor. Apparently, this account was sold from Synchrony to Barclays without informing me nor sending me any statements. I was not late on my payments and had the ability to pay anything that was due since I did not know who the creditor is. I called Synchrony and they told me they have no record of this account as the account now belongs to Barclays. So then I called Barclays and they said I have to call Synchrony since Barclays is not responsible for this account. Please contact the creditors and bring this to their attention. They can remove these late payments or if they don't respond accurately, please remove the negative history on this account.

* SYNCB/GAP # [REDACTED]

Sheindle Sofer

[REDACTED]
Staten Island, NY 10314

Social Security# [REDACTED]

03-28-2023

VIA Certified Mail
Experian
Po Box 9554
Allen, TX 75013

To Whom It May Concern:

I am disputing this account because I never received any statements from the creditor. Apparently, this account was sold from Synchrony to Barclays without informing me nor sending me any statements. I was not late and did not have the ability to pay anything that was due since I did not know who the creditor is. I called Synchrony and they told me they have no information on file as the account now belongs to Barclays. So then I called Barclays and they said I have to call Synchrony since Barclays is not reporting any late history. Please contact the creditors and bring this to their attention so they can remove these lates or if they don't respond accurately, you should remove the negative history on this account.

- SYNCB/GAP # [REDACTED]

Thank you
Sheindle Sofer

Sheindle Sofer

[REDACTED]
Staten Island, NY 10314

Social Security# [REDACTED]

03-28-2023

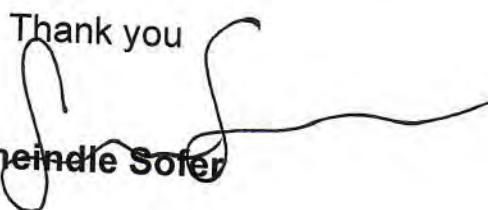
VIA Certified Mail
Transunion
Po Box 2000
Chester, PA 19016

To Whom It May Concern:

I am disputing this account because I never received any statements from the creditor. Apparently, this account was sold from Synchrony to Barclays without informing me nor sending me any statements. I was not late and did not have the ability to pay anything that was due since I did not know who the creditor is. I called Synchrony and they told me they have no information on file as the account now belongs to Barclays. So then I called Barclays and they said I have to call Synchrony since Barclays is not reporting any late history. Please contact the creditors and bring this to their attention so they can remove these lates or if they don't respond accurately, you should remove the negative history on this account. I personally signed and sent this letter.

- SYNCB/GAP # [REDACTED]

Thank you


Sheindle Sofer

Personal Credit Report for:
SHEINDLE SOFER

File Number:
437730813

Date Created:
05/16/2023

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 03/10/2013. Your SSN has been masked for your protection.

Credit Report Date

05/16/2023

Social Security Number

[REDACTED]

Date of Birth

[REDACTED]

Name

SHEINDLE R. SOFER

Also Known As

SHEINDEL R. SOFER

Addresses

Current Address

[REDACTED] STATEN ISLAND, NY 10314-4242

Date Reported

07/05/2017

Other Address

[REDACTED] BROOKLYN, NY 11219-2020

Date Reported

03/10/2013

Phone Numbers

Phone Number

[REDACTED]

Phone Number

[REDACTED]

Phone Number

[REDACTED]

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Ratings

ok Current, paying or paid as agreed

n/r Not Reported

x Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

vs Voluntarily surrendered

RPO Repossession

c/o Charged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released–balance owing

CTR: Account closed–transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection

PDD: Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

PPD: Paid by co-maker

PPL: Paid profit and loss

PRD: Payroll deduction

PRL: Profit and loss write-off

PWG: Account payment, wage garnish

REA: Reaffirmation of debt

REP: Substitute/replacement account

RFN: Refinanced

RPD: Paid repossession

RRE: Repossession redeemed

RVN: Returned voluntarily

RVR: Returned voluntarily/redeemed

SET: Settled-less than full balance

SGL: Government secured guaranteed

SIL: Simple interest loan

SLP: Student loan perm assign government

SPL: Single payment loan

STL: Credit card lost/stolen

TRF: Transfer

TRL: Transferred to another lender

TTR: Transferred to recovery

WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets >< to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

DISCOVER BANK [REDACTED]

Account Information

Address

PO BOX 30939 SALT LAKE CITY, UT 84130

Phone

(800) 347-2683

Date Opened

04/20/2018

Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	04/22/2022
Last Payment Made	04/22/2022
High Balance	\$1,511
Credit Limit	\$1,500
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	06/26/2020
Date Paid	04/22/2022
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED
Payment History	

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	30
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	30	OK	OK	OK

Total Months: 12

SYNCB/GAP [REDACTED]

Account Information**Address** PO BOX 965005 ORLANDO, FL 32896-5005**Phone** (800) 887-1198**Date Opened** 08/25/2019**Responsibility** Individual Account**Account Type** Revolving Account**Loan Type** CHARGE ACCOUNT**Balance** \$0**Date Updated** 04/30/2023

Last Payment Made	03/29/2020
High Balance	\$58
Credit Limit	\$300
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	11/29/2019
Date Paid	03/29/2020
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	30	60	90	120
February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Rating	Rating	Rating	Rating	Rating	Rating
120	OK	OK	OK	OK	OK

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>			<hr/>		
February 2023	March 2023				
Rating OK	Rating OK				

Total Months: 44

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

AMERICAN EXPRESS [REDACTED]

Account Information

Address PO BOX 981537 EL PASO, TX 79998

Phone (800) 874-2717

Monthly Payment \$590

Date Opened 02/26/2014

Responsibility Individual Account

Loan Type	CREDIT CARD
Balance	\$20,546
Date Updated	04/20/2023
Pay Status	Current; Paid or Paying as Agreed
Terms	\$590 per month; paid Monthly
High Balance (Hist.)	High balance of \$35,039 from 11/2020 to 04/2023
Credit Limit (Hist.)	Credit limit of \$24,000 from 11/2020 to 04/2023

Payment History

June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating X

June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$24,341
Past Due ---	Past Due \$0				
Scheduled Payment ---	Scheduled Payment \$596				
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Balance \$24,377	Balance \$24,349	Balance \$24,063	Balance \$24,423	Balance \$24,811	Balance \$24,459
Past Due \$0					
Scheduled Payment \$609	Scheduled Payment \$608	Scheduled Payment \$562	Scheduled Payment \$639	Scheduled Payment \$658	Scheduled Payment \$476
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Balance \$23,738	Balance \$23,370	Balance \$24,116	Balance \$24,112	Balance \$24,116	Balance \$24,073
Past Due \$0					
Scheduled Payment \$476					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance \$24,119	Balance \$24,117	Balance \$24,027	Balance \$23,342	Balance \$24,080	Balance \$23,997
Past Due \$0					
Scheduled Payment \$476	Scheduled Payment \$594				
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$24,369	Balance \$24,130	Balance \$24,389	Balance \$23,647	Balance \$23,824	Balance \$23,929
Past Due \$0					
Scheduled Payment \$635	Scheduled Payment \$629	Scheduled Payment \$652	Scheduled Payment \$618	Scheduled Payment \$646	Scheduled Payment \$674
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2022	January 2023	February 2023	March 2023	April 2023	
Balance \$24,420	Balance \$24,428	Balance \$24,211	Balance \$21,134	Balance \$20,546	
Past Due \$0					
Scheduled Payment \$733	Scheduled Payment \$687	Scheduled Payment \$653	Scheduled Payment \$632	Scheduled Payment \$590	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

AMERICAN EXPRESS [REDACTED]

Account Information**Address**

PO BOX 981537 EL PASO, TX 79998

Monthly Payment	\$593
Date Opened	04/19/2018
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$20,962
Date Updated	04/18/2023
Pay Status	Current; Paid or Paying as Agreed
Terms	\$593 per month; paid Monthly
High Balance (Hist.)	High balance of \$22,256 from 11/2020 to 03/2021; \$22,593 from 04/2021 to 04/2023
Credit Limit (Hist.)	Credit limit of \$21,900 from 11/2020 to 04/2023
Payment History	

May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating X	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance \$22,178	Balance \$22,167	Balance \$21,975	Balance \$21,664	Balance \$22,225	Balance \$22,593
Past Due \$0					
Scheduled Payment \$536	Scheduled Payment \$537	Scheduled Payment \$548	Scheduled Payment \$507	Scheduled Payment \$564	Scheduled Payment \$612
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance \$22,273	Balance \$21,950	Balance \$21,628	Balance \$22,009	Balance \$21,863	Balance \$21,957
Past Due \$0					
Scheduled Payment \$433					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$21,955	Balance \$22,000	Balance \$21,990	Balance \$21,743	Balance \$21,629	Balance \$21,707
Past Due \$0					
Scheduled Payment \$433					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$22,212	Balance \$21,938	Balance \$21,695	Balance \$22,235	Balance \$22,230	Balance \$22,063
Past Due \$0					
Scheduled Payment \$560	Scheduled Payment \$543	Scheduled Payment \$569	Scheduled Payment \$586	Scheduled Payment \$581	Scheduled Payment \$600
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$22,272	Balance \$22,291	Balance \$22,156	Balance \$22,243	Balance \$22,048	Balance \$20,962
Past Due \$0					
Scheduled Payment \$611	Scheduled Payment \$634	Scheduled Payment \$628	Scheduled Payment \$597	Scheduled Payment \$622	Scheduled Payment \$593
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 60

BANK OF AMERICA [REDACTED]

Account Information**Address**

PO BOX 982238 EL PASO, TX 79998-2235

Date Opened	09/30/2014
Responsibility	Authorized Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	05/06/2023
Last Payment Made	04/06/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Paid	04/06/2022
High Balance (Hist.)	High balance of \$10,396 from 03/2023 to 05/2023
Credit Limit (Hist.)	Credit limit of \$3,900 from 03/2023 to 05/2023
Remarks	Account information disputed by consumer (FCRA)

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
March 2023	April 2023	May 2023			
Balance \$0	Balance \$0	Balance \$0			
Past Due \$0	Past Due \$0	Past Due \$0			
Rating OK	Rating OK	Rating OK			

Total Months: 27

CAPITAL ONE [REDACTED]

Account Information**Address** P O Box 31293 Salt Lake City, UT 84131**Phone** (800) 955-7070**Date Opened** 08/03/2014**Responsibility** Individual Account

Loan Type	CREDIT CARD
Balance	\$0
Date Updated	02/23/2021
Last Payment Made	02/20/2015
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	02/05/2021
Date Paid	02/20/2015
High Balance (Hist.)	High balance of \$2,209 from 11/2020 to 02/2021
Credit Limit (Hist.)	Credit limit of \$5,000 from 11/2020 to 02/2021
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

September 2014	October 2014	November 2014	December 2014	January 2015	February 2015
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
March 2015	April 2015	May 2015	June 2015	July 2015	August 2015
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
September 2015	October 2015	November 2015	December 2015	January 2016	February 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2016	April 2016	May 2016	June 2016	July 2016	August 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 78

JPMCB CARD SERVICES [REDACTED]

Account Information**Address** PO BOX 15369 WILMINGTON, DE 19850**Phone** (800) 945-2000**Date Opened** 03/10/2013**Responsibility** Authorized Account

Loan Type	FLEXIBLE SPENDING CREDIT CARD
Balance	\$0
Date Updated	05/10/2023
Last Payment Made	05/10/2023
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Paid	05/10/2023
High Balance (Hist.)	High balance of \$15,183 from 11/2020 to 05/2023
Credit Limit (Hist.)	Credit limit of \$8,600 from 11/2020 to 05/2023

Payment History

July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$8,795	Balance \$8,704
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$228	Scheduled Payment \$224
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance \$8,621	Balance \$8,260	Balance \$8,643	Balance \$8,894	Balance \$8,554	Balance \$8,511
Past Due \$0					
Scheduled Payment \$227	Scheduled Payment \$221	Scheduled Payment \$209	Scheduled Payment \$269	Scheduled Payment \$224	Scheduled Payment \$224
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance \$8,762	Balance \$8,738	Balance \$8,879	Balance \$8,738	Balance \$8,669	Balance \$8,346
Past Due \$0					
Scheduled Payment \$262	Scheduled Payment \$226	Scheduled Payment \$270	Scheduled Payment \$265	Scheduled Payment \$268	Scheduled Payment \$259
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance \$8,425	Balance \$8,772	Balance \$8,409	Balance \$8,338	Balance \$8,535	Balance \$8,728
Past Due \$0					
Scheduled Payment \$222	Scheduled Payment \$267	Scheduled Payment \$209	Scheduled Payment \$221	Scheduled Payment \$219	Scheduled Payment \$232
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$8,916	Balance \$8,381	Balance \$8,718	Balance \$8,636	Balance \$8,844	Balance \$8,647
Past Due \$0					
Scheduled Payment \$277	Scheduled Payment \$237	Scheduled Payment \$241	Scheduled Payment \$244	Scheduled Payment \$296	Scheduled Payment \$249
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
January 2023	February 2023	March 2023	April 2023	May 2023	
Balance \$8,610	Balance \$8,823	Balance \$3,550	Balance \$4,052	Balance \$0	
Past Due \$0					
Scheduled Payment \$298	Scheduled Payment \$301	Scheduled Payment \$181	Scheduled Payment \$119	Scheduled Payment ---	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

JPMCB CARD SERVICES [REDACTED]

Account Information**Address**

PO BOX 15369 WILMINGTON, DE 19850

Date Opened	03/03/2013
Responsibility	Authorized Account
Account Type	Revolving Account
Loan Type	FLEXIBLE SPENDING CREDIT CARD
Balance	\$0
Date Updated	06/03/2014
High Balance	\$0
Credit Limit	\$5,000
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	02/24/2014
Remarks	Account closed at consumer's request; CLOSED
Payment History	

April 2013	May 2013	June 2013	July 2013	August 2013	September 2013
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
October 2013	November 2013	December 2013	January 2014	February 2014	March 2014
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
April 2014	May 2014				
Rating	Rating				
OK	OK				

Total Months: 14

PLAZA HOME MORTGAGE [REDACTED]

Account Information**Address** 1 CORPORATE DR,SUITE 360 LAKE ZURICH, IL 60047**Phone** (847) 550-7300**Monthly Payment** \$0**Date Opened** 06/15/2017**Responsibility** Joint Account

Loan Type	CONVENTIONAL REAL ESTATE MTG
Balance	\$0
Date Updated	04/02/2018
Payment Received	\$4,265
Last Payment Made	03/15/2018
High Balance	\$697,000
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 360 months
Date Closed	04/02/2018
Remarks	TRANSFERRED TO ANOTHER LENDER

Payment History

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
January 2018	February 2018	March 2018			
Rating	Rating	Rating			
OK	OK	OK			

Total Months: 9

TRUIST MORTGAGE [REDACTED]

Account Information**Address** PO BOX 849 RICHMOND, VA 23285**Phone** (877) 596-5407**Monthly Payment** \$4,512**Date Opened** 06/15/2017**Responsibility** Joint Account**Account Type** Mortgage Account**Loan Type** CONVENTIONAL REAL ESTATE MTG**Balance** \$618,646

Payment Received \$9,024

Last Payment Made 05/05/2023

Pay Status Current; Paid or Paying as Agreed

Terms \$4,512 per month, paid Monthly for 360 months

High Balance (Hist.) High balance of \$697,000 from 11/2020 to 05/2023

Payment History

April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
<hr/>					
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
October 2019	November 2019	December 2019	January 2020	February 2020	March 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance ---	Balance \$657,148	Balance \$655,876	Balance \$654,570	Balance \$651,843	Balance \$651,843
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$4,656	Amount Paid \$4,678	Amount Paid \$5,092	Amount Paid \$9,439	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$4,456	Scheduled Payment \$4,456	Scheduled Payment \$4,419	Scheduled Payment \$4,419	Scheduled Payment \$4,419
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance \$650,472	Balance \$649,117	Balance \$647,663	Balance \$646,226	Balance \$644,905	Balance \$643,507
Past Due \$0					
Amount Paid \$4,791	Amount Paid \$4,769	Amount Paid \$4,791	Amount Paid \$4,841	Amount Paid \$4,719	Amount Paid \$4,791
Scheduled Payment \$4,419					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$642,331	Balance \$641,223	Balance \$640,111	Balance \$639,066	Balance \$637,946	Balance \$636,599
Past Due \$0					
Amount Paid \$4,491	Amount Paid \$4,419	Amount Paid \$4,419	Amount Paid \$4,419	Amount Paid \$4,587	Amount Paid \$4,809
Scheduled Payment \$4,419	Scheduled Payment \$4,419	Scheduled Payment \$4,419	Scheduled Payment \$4,516	Scheduled Payment \$4,516	Scheduled Payment \$4,516
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance \$635,469	Balance \$634,185	Balance \$633,117	Balance \$631,902	Balance \$630,683	Balance \$629,531
Past Due \$0					
Amount Paid \$4,587	Amount Paid \$4,666	Amount Paid \$4,516	Amount Paid \$4,659	Amount Paid \$4,586	Amount Paid \$4,583
Scheduled Payment \$4,516	Scheduled Payment \$4,516	Scheduled Payment \$4,516	Scheduled Payment \$4,516	Scheduled Payment \$4,512	Scheduled Payment \$4,512
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$628,293	Balance \$627,046	Balance \$625,830	Balance \$624,658	Balance \$623,469	Balance \$622,216
Past Due \$0					
Amount Paid \$4,592	Amount Paid \$4,597	Amount Paid \$4,633	Amount Paid \$4,583	Amount Paid \$4,597	Amount Paid \$4,655
Scheduled Payment \$4,512					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2023	May 2023
Balance \$621,031	Balance \$618,646
Past Due \$0	Past Due \$0
Amount Paid \$4,512	Amount Paid \$9,024
Scheduled Payment \$4,512	Scheduled Payment \$4,512
Rating OK	Rating OK

Total Months: 62

Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name

MERRICK BANK

Location

PO BOX 9201

OLD BETHPAGE, NY 11804

Requested On

08/22/2022

Phone

(800) 204-5936

Inquiry Type

Individual

CREDIT ONE BANK

Location 6801 S CIMARRON ROAD LAS VEGAS, NV 89113	Requested On 08/17/2021	Phone (702) 269-1000
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Inquiry Type
Individual

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name**UPSTART NETWORK INC**

Location 2 circle star way 2ND FLOOR SAN CARLOS, CA 94070	Requested On 04/26/2023, 09/28/2022, 06/28/2022, 06/02/2022	Phone (833) 568-7899
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SILVERLAKE FINANCIAL LLC

Location 930 W 17TH STREET UNIT D SANTA ANA, CA 92706	Requested On 04/24/2023, 12/27/2022, 10/20/2022, 08/23/2022	Phone (714) 390-1995
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TRANSUNION INTERACTIVE

Location 100 CROSS STREET SAN LUIS OBISPO, CA 93401	Requested On 04/24/2023, 03/23/2023, 03/10/2023, 02/12/2023, 01/12/2023, 01/02/2023, 11/25/2022, 09/25/2022, 09/11/2022, 08/24/2022, 07/25/2022, 07/11/2022, 07/01/2022, 06/24/2022	Phone (844) 580-6816
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TRANSUNION CONSUMER INTE

Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISP, CA 93401	04/24/2023, 03/24/2023, 03/23/2023, 03/11/2023, 03/10/2023, 02/12/2023, 01/12/2023, 01/02/2023, 11/25/2022, 09/25/2022, 09/11/2022, 08/24/2022, 08/12/2022, 07/25/2022, 07/11/2022, 07/01/2022, 06/24/2022, 06/12/2022, 05/22/2022	(805) 782-8282

RPR PROPERTIES HOLDINGS LLC DBA PRIVATE US LOANS

Location	Requested On	Phone
2230 W. CHAPMAN AVE SUITE 260 ORANGE, CA 92868	03/30/2023	(714) 385-2803

INBOUNDPROSPECT INC

Location	Requested On	Phone
610 NEWPORT CENTER DRIVE SUITE 600 NEWPORT BEACH, CA 92660	02/15/2023, 08/18/2022	(800) 299-3511

GRANITE BAY ACCEPTANCE C

Location	Requested On	Phone
1781 VINEYARD DR. #222 ANTIOCH, CA 94509	12/29/2022, 11/30/2022, 07/26/2022	(925) 208-0907

KUBER FINANCIAL

Location	Requested On	Phone
200 SPECTRUM CENTER DRIVE IRVINE, CA 92618	07/05/2022	(888) 765-4334

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may

Name

TRANSUNION CONSUMER INTE

Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	05/13/2023	(844) 580-6816

AMERICAN EXPRESS

Location	Requested On	Phone
PO BOX 981537 EL PASO, TX 79998	08/23/2022	(800) 874-2717

SHEINDLE SOFER via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	05/16/2023, 05/16/2023	(855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	05/16/2023	(844) 580-6816

CONSUMERINFO.COM

Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	05/16/2023, 05/12/2023, 05/11/2023, 05/09/2023, 04/25/2023, 04/19/2023, 04/03/2023	(888) 397-3742

SHEINDLE R SOFER via KARMATRANSUNION INTERACT

Location

100 CROSS STREET

Requested On

05/08/2023

Phone

(844) 580-6816

SAN LUIS OBISPO, CA 93401

LANDSTONE EQUITIES L via CREDIT PLUS INC

Location

31550 WINTERPLACE PKWY

Requested On

04/24/2023, 03/10/2023, 02/22/2023

Phone

(800) 258-3488

SALISBURY, MD 21804

SHEINDLE SOFER via TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

Requested On

04/23/2023, 03/22/2023,

Phone

(800) 493-2392

SAN LUIS OBISPO, CA 93401

01/30/2023, 12/30/2022, 11/16/2022,

10/09/2022, 09/25/2022,

09/09/2022, 08/22/2022,

07/26/2022, 07/13/2022, 06/19/2022

CONSUMERINFO via CONSUMER INFO.COM

Location

PO BOX 2390

Requested On

04/19/2023

Phone

(877) 481-6826

ALLEN, TX 75013

TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

Requested On

08/22/2022

Phone

(844) 580-6816

SAN LUIS OBISPO, CA 93401

TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

Requested On

08/22/2022

Phone

(800) 493-2392

SAN LUIS OBISPO, CA 93401

RADIUS GLOBAL SOLUTIONS

Location 9550 REGENCY SQUARE BLVD SUITE 602 JACKSONVILLE, FL 32225	Requested On 08/02/2022	Phone (866) 394-2675
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OPTUMNORTHWELL HEALTH

Location 35 PINELAWN ROAD 100W MELVILLE, NY 11747	Requested On 06/15/2022	Phone (631) 719-2200
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JQ78CAE0BIT4WJFZ via CONSUMERDIRECT

Location 265 BRIGGS AVENUE COSTA MESA, CA 92626	Requested On 12/04/2021	Phone (877) 372-3895
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MEDICAL DEBT RESOLUT via MEDICAL DEBT RESOLUTION

Location 80 THEODORE FREMD AVE RYE, NY 10580	Requested On 11/02/2021	Phone (844) 637-3328
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⚠ Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Supplemental Public Records and Residential Information

Requested On:

TRANSUNION CONSUMER INTE

Requested on:	Total Tax Amount:
03/04/2023	\$8,294
Land Mass in Acres:	Building Size in Square Feet:
0.09	0
Total Land Mass in Square Feet:	Assessed Land Value:
4040	\$12,480
Assessed Improvement Value:	Total Assessed Value of the Land and Improvements:
\$37,500	\$49,980
Market Improvement Value:	Total Market Value of the Land and Improvements:
\$625,000	\$833,000
Improvement Value:	Real Estate Sale Price:
\$625,000	\$620,000
Home Equity Loans:	Home Equity Loan Amount:
0	\$0
Refinance or Equity Fixed Mortgages in Last 24 Months:	Conventional Mortgages recorded in the Last 24 Months:
0	0
FHA Mortgage Loans Recorded:	First Mortgage Amount:
0	\$697
Interest Rate on Most Recent Mortgage:	Loan Term of Most Recent Mortgage (in Months):
0.00	360
Foreclosure:	
No	

Should you wish to contact TransUnion, you may do so,

- **Online:**

To report an inaccuracy, please visit: service.transunion.com

- **By Mail:**

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

- **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore, or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your ‘file disclosure’). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;

- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT)
- **You have a right to place a security freeze on your credit report which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106

National Credit Union
Administration
Office of Consumer Financial
Protection (OFCP)
Division of Consumer
Compliance Policy and
Outreach
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for
Aviation Enforcement &
Proceedings
Aviation Consumer Protection
Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590
Office of Proceedings, Surface
Transportation Board
Department of Transportation
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and
Stockyards Administration area
supervisor
Associate Deputy Administrator
for Capital Access
United States Small Business
Administration
409 Third Street, S.W., Suite
8200
Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit
Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore or escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

3. You have the right to free copies of the information in your file (your “file disclosure”). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore

5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

USPS Tracking®

[FAQs >](#)

Tracking Number:

[Remove X](#)

7021272000093596346

[Copy](#)

[Add to Informed Delivery \(<https://informeddelivery.usps.com/>\)](#)

Latest Update

Your item has been delivered and is available at a PO Box at 5:01 pm on April 10, 2023 in ALLEN, TX 75013.

Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)

Feedback

Delivered

Delivered, PO Box

ALLEN, TX 75013

April 10, 2023, 5:01 pm

Arrived at Post Office

ALLEN, TX 75013

April 10, 2023, 3:32 pm

Departed USPS Regional Facility

COPPELL TX DISTRIBUTION CENTER

April 9, 2023, 5:11 pm

Arrived at USPS Regional Facility

COPPELL TX DISTRIBUTION CENTER

April 9, 2023, 6:42 am

In Transit to Next Facility

April 8, 2023

Departed USPS Regional Facility

MIAMI FL DISTRIBUTION CENTER

April 5, 2023, 10:37 pm

Arrived at USPS Regional Facility

MIAMI FL DISTRIBUTION CENTER

April 5, 2023, 8:52 pm

[Hide Tracking History](#)

Text & Email Updates



USPS Tracking Plus®



Product Information



[See Less ^](#)

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

[FAQs](#)

USPS Tracking®

FAQs >

Tracking Number:

Remove X

7021272000093596339

Copy

Add to Informed Delivery (<https://informeddelivery.usps.com/>)

Latest Update

Your item was picked up at the post office at 5:17 pm on April 8, 2023 in CHESTER, PA 19013.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Feedback

Delivered

Delivered, Individual Picked Up at Post Office

CHESTER, PA 19013

April 8, 2023, 5:17 pm

Arrived at Post Office

CHESTER, PA 19013

April 8, 2023, 9:05 am

Arrived at USPS Regional Destination Facility

PHILADELPHIA PA DISTRIBUTION CENTER

April 7, 2023, 11:28 am

In Transit to Next Facility

April 6, 2023

Departed USPS Regional Origin Facility

MIAMI FL DISTRIBUTION CENTER

April 5, 2023, 10:01 pm

Arrived at USPS Regional Origin Facility

MIAMI FL DISTRIBUTION CENTER

April 5, 2023, 8:50 pm

USPS in possession of item

NORTH MIAMI BEACH, FL 33160

April 5, 2023, 2:24 pm

[Hide Tracking History](#)

Text & Email Updates 

USPS Tracking Plus® 

Product Information 

[See Less ^](#)

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

[FAQs](#)

Prepared For

**SHEINDLE SOFER****Personal & Confidential**

Date Generated May 16, 2023

Report Number 0128-8827-33

At a Glance 10 Accounts**0 Public Records****1 Hard Inquiries**

Personal Information

4 Names

3 Addresses

1 Employers

4 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

SHEINDLE SOFER

Name ID #24502

SHEINDEL SOFER

Name ID #14197

SHEINDLE R
SOFER

Name ID #28484

SHEINDEL R SOFER

Name ID #7169

Addresses

STATEN ISLAND NY,
10314-4242Address ID [REDACTED]
Single family

BROOKLYN NY, 11219-2020

Address ID [REDACTED]
Single family

BROOKLYN NY, 11219

Address ID [REDACTED]
Single family

Year of Birth

[REDACTED]

Phone Numbers

[REDACTED]

Residential

Employers

SPARKS

Notices

This address has pertained to a business: [REDACTED] STATEN ISLAND NY 10314.

BUSINESS SERVICE: [REDACTED], STATEN ISLAND, NY, 10314.

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

AMERICAN EXPRESS



Account Info

Account Name	AMERICAN EXPRESS	Balance	\$20,546
Account Number	[REDACTED]	Balance Updated	04/20/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$590
Date Opened	02/26/2014	Credit Limit	\$24,000
Status	Open/Never late.	Highest Balance	\$35,039
Status Updated	Apr 2023	Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
✓	Current / Terms met	ND	No data for this period									



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2023	\$21,134	\$632	\$0
Feb 2023	\$24,211	\$653	\$0
Jan 2023	\$24,428	\$687	\$0
Dec 2022	\$24,420	\$733	\$0
Nov 2022	\$23,929	\$674	\$0
Oct 2022	\$23,824	\$646	\$0
Sep 2022	\$23,647	\$618	\$0
Aug 2022	\$24,389	\$652	\$0
Jul 2022	\$24,130	\$629	\$0
Jun 2022	\$24,369	\$635	\$0
May 2022	\$23,997	\$594	\$0
Apr 2022	\$24,080	\$476	\$0
Mar 2022	\$23,342	\$476	\$0
Feb 2022	\$24,027	\$476	\$0
Jan 2022	\$24,117	\$476	\$0
Dec 2021	\$24,119	\$476	\$0
Nov 2021	\$24,073	\$476	\$0
Oct 2021	\$24,116	\$476	\$0
Sep 2021	\$24,112	\$476	\$0
Aug 2021	\$24,116	\$476	\$0
Jul 2021	\$23,370	\$476	\$0
Jun 2021	\$23,738	\$476	\$0
May 2021	\$24,459	\$476	\$0

Additional info

Between May 2021 and Mar 2023, your credit limit/high balance was \$24,000



Contact Info

Address

PO BOX 981537,
EL PASO TX 79998

Phone Number

(800) 874-2717

AMERICAN EXPRESS



Account Info

Account Name	AMERICAN EXPRESS	Balance	\$20,962
Account Number	[REDACTED]	Balance Updated	04/18/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$593
Date Opened	04/19/2018	Credit Limit	\$21,900
Status	Open/Never late.	Highest Balance	\$22,593
Status Updated	Apr 2023	Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2023	\$22,048	\$622	\$0
Feb 2023	\$22,243	\$597	\$0
Jan 2023	\$22,156	\$628	\$0
Dec 2022	\$22,291	\$634	\$0
Nov 2022	\$22,272	\$611	\$0
Oct 2022	\$22,063	\$600	\$0
Sep 2022	\$22,230	\$581	\$0
Aug 2022	\$22,235	\$586	\$0
Jul 2022	\$21,695	\$569	\$0
Jun 2022	\$21,938	\$543	\$0
May 2022	\$22,212	\$560	\$0
Apr 2022	\$21,707	\$433	\$0

Date	Balance	Scheduled Payment	Paid
Mar 2022	\$21,629	\$433	\$0
Feb 2022	\$21,743	\$433	\$0
Jan 2022	\$21,990	\$433	\$0
Dec 2021	\$22,000	\$433	\$0
Nov 2021	\$21,955	\$433	\$0
Oct 2021	\$21,957	\$433	\$0
Sep 2021	\$21,863	\$433	\$0
Aug 2021	\$22,009	\$433	\$0
Jul 2021	\$21,628	\$433	\$0
Jun 2021	\$21,950	\$433	\$0
May 2021	\$22,273	\$433	\$0

Additional info

Contact Info Between May 2021 and Mar 2023, your credit limit/high balance was \$21,900

Address PO BOX 981537,
EL PASO TX 79998

Phone Number [\(800\) 874-2717](tel:(800)874-2717)

BANK OF AMERICA**Account Info**

Account Name	BANK OF AMERICA	Balance	\$0
Account Number	[REDACTED]	Balance Updated	05/04/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Authorized user	Monthly Payment	\$0
Date Opened	09/30/2014	Credit Limit	\$3,900
Status	Open/Never late.	Highest Balance	\$10,396
Status Updated	May 2023	Terms	-

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2023	\$0	\$0	\$0 on 4/6/2022
Mar 2023	\$0	\$0	\$0 on 4/6/2022
Feb 2023	\$0	\$0	\$0 on 4/6/2022
Jan 2023	\$0	\$0	\$0 on 4/6/2022
Dec 2022	\$0	\$0	\$0 on 4/6/2022
Nov 2022	\$0	\$0	\$0 on 4/6/2022
Oct 2022	\$0	\$0	\$0 on 4/6/2022
Sep 2022	\$0	\$0	\$0 on 4/6/2022
Aug 2022	\$0	\$0	\$0 on 4/6/2022
Jul 2022	\$0	\$0	\$0 on 4/6/2022
Jun 2022	\$0	\$0	\$0 on 4/6/2022
May 2022	\$0	\$0	\$0 on 4/6/2022
Apr 2022	\$3,418	\$34	\$0 on 3/28/2022
Mar 2022	\$3,513	\$35	\$0 on 9/27/2021
Feb 2022	\$0	\$0	\$0 on 9/27/2021
Jan 2022	\$0	\$0	\$0 on 9/27/2021
Dec 2021	\$0	\$0	\$0 on 9/27/2021
Nov 2021	\$0	\$0	\$0 on 9/27/2021
Oct 2021	\$0	\$0	\$0 on 9/27/2021
Sep 2021	\$78	\$39	\$0 on 9/1/2021
Aug 2021	\$2,285	\$66	\$0 on 7/6/2021
Jul 2021	\$2,266	\$25	\$0 on 12/2/2019
Jun 2021	\$0	\$0	\$0 on 12/2/2019
May 2021	\$0	\$0	\$0 on 12/2/2019

Additional info

Between May 2021 and Apr 2023, your credit limit/high balance was \$3,900



Contact Info

Address	PO BOX 982238, EL PASO TX 79998
Phone Number	(800) 421-2110

**Comment****Current:**

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Previous:

None

CAPITAL ONE

1

Account Info

Account Name	CAPITAL ONE	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/03/2014	Credit Limit	\$5,000
Status	Paid, Closed/Never late.	Highest Balance	\$2,209
Status Updated	Feb 2021	Terms	-
		On Record Until	Feb 2031

\$

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	CLS	—	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	✓	✓	✓	✓

Current / Terms met CLS Closed

Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

(800) 955-7070

1

Comment

Current:

Account closed at credit grantor's request.

Previous:

None

- DISCOVER BANK
Potentially Negative

1

Account Info

Account Name	DISCOVER BANK	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	04/20/2018	Credit Limit	\$1,500

Status	Paid, Closed.	Highest Balance	\$1,511
Status Updated	May 2022	Terms	-

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2021	—	—	—	✓	✓	✓	✓	✓	✓	30	✓	✓

✓ Current / Terms met 30 Past due 30 days

CLS Closed

Payment history guide

30 days past due as of Dec 2021, Sep 2021

Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$301	\$96	\$0 on 2/24/2022
Mar 2022	\$260	\$35	\$0 on 2/24/2022
Feb 2022	\$503	\$35	\$0 on 1/30/2022
Jan 2022	\$616	\$35	\$0 on 12/30/2021
Dec 2021	\$783	\$74	\$0 on 9/30/2021
Nov 2021	\$729	\$108	\$0 on 9/30/2021
Oct 2021	\$679	\$37	\$0 on 9/30/2021
Sep 2021	\$912	\$77	\$0 on 7/1/2021
Aug 2021	\$855	\$112	\$0 on 7/1/2021
Jul 2021	\$801	\$38	\$0 on 7/1/2021
Jun 2021	\$938	\$154	\$0 on 5/30/2021
May 2021	\$919	\$115	\$0 on 3/31/2021

Additional info

Between May 2021 and Apr 2022, your credit limit/high balance was \$1,500

Contact Info

Address PO BOX 30939,
 SALT LAKE CITY UT 84130
Phone Number (800) 347-2683

Comment

Current:

Account closed at credit grantor's request.

Previous:

None

 **Your Statement**

ITEM IN DISPUTE BY CONSUMER

 **Reinvestigation Info**

This item was updated from our processing of your dispute in Apr 2023.

JPMCB CARD

**Account Info**

Account Name	JPMCB CARD	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Credit Card	Recent Payment	-
Responsibility	Authorized user	Monthly Payment	-
Date Opened	03/03/2013	Credit Limit	\$5,000
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	June 2014	Terms	-
		On Record Until	Jun 2024

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2014	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2013	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓



Current / Terms met CLS Closed

**Contact Info**

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000

**Comment****Current:**

Account closed at consumer's request.

Previous:

None

JPMCB CARD

**Account Info**

Account Name	JPMCB CARD	Balance	\$0
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Account Number	[REDACTED]	Balance Updated	05/10/2023
Account Type	Credit Card	Recent Payment	-
Responsibility	Authorized user	Monthly Payment	\$0
Date Opened	03/10/2013	Credit Limit	\$8,600
Status	Open/Never late.	Highest Balance	\$15,183
Status Updated	May 2023	Terms	-

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2023	\$4,052	\$119	\$0 on 4/5/2023
Mar 2023	\$3,550	\$181	\$0 on 3/7/2023
Feb 2023	\$8,823	\$301	\$0 on 1/8/2023
Jan 2023	\$8,610	\$298	\$0 on 1/8/2023
Dec 2022	\$8,647	\$249	\$0 on 12/5/2022
Nov 2022	\$8,844	\$296	\$0 on 10/6/2022
Oct 2022	\$8,636	\$244	\$0 on 10/6/2022
Sep 2022	\$8,718	\$241	\$0 on 8/22/2022
Aug 2022	\$8,381	\$237	\$0 on 8/6/2022
Jul 2022	\$8,916	\$277	\$0 on 6/2/2022
Jun 2022	\$8,728	\$232	\$0 on 6/2/2022
May 2022	\$8,535	\$219	\$0 on 5/6/2022
Apr 2022	\$8,338	\$221	\$0 on 4/6/2022
Mar 2022	\$8,409	\$209	\$0 on 2/25/2022
Feb 2022	\$8,772	\$267	\$0 on 1/6/2022
Jan 2022	\$8,425	\$222	\$0 on 1/6/2022

Date	Balance	Scheduled Payment	Paid
Dec 2021	\$8,346	\$259	\$0 on 12/7/2021
Nov 2021	\$8,669	\$268	\$0 on 11/5/2021
Oct 2021	\$8,738	\$265	\$0 on 10/5/2021
Sep 2021	\$8,879	\$270	\$0 on 8/5/2021
Aug 2021	\$8,738	\$226	\$0 on 8/5/2021
Jul 2021	\$8,762	\$262	\$0 on 6/6/2021
Jun 2021	\$8,511	\$224	\$0 on 6/6/2021
May 2021	\$8,554	\$224	\$0 on 5/5/2021

Additional info

Contact Info: In May 2021 and Apr 2023, your credit limit/high balance was \$8,600

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

PLAZA HOME MTG/DOVENMUEH**Account Info**

Account Name	PLAZA HOME MTG/DOVENMUEH	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Mortgage	Recent Payment	-
Responsibility	Joint with BURACH SOFER	Monthly Payment	-
Date Opened	06/15/2017	Original Balance	\$697,000
Status	Transferred,closed/Never late.	Highest Balance	-
Status Updated	Apr 2018	Terms	30 Years
		On Record Until	Apr 2028

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

**Contact Info**

Address

1 CORPORATE DR STE 360,
LAKE ZURICH IL 60047

Phone Number

(847) 550-7300

**Comment**

Current:

Transferred to another lender

Previous:

None

SUNTRUST BANK



Account Info

Account Name	SUNTRUST BANK	Balance	\$618,646
Account Number	[REDACTED]	Balance Updated	05/05/2023
Account Type	Mortgage	Recent Payment	\$9,024 as of 5/5/2023
Responsibility	Joint with BURACH SOFER	Monthly Payment	\$4,512
Date Opened	06/15/2017	Original Balance	\$697,000
Status	Open/Never late.	Highest Balance	-
Status Updated	May 2023	Terms	30 Years
		Mortgage Agency Name	Fannie Mae ID
		Mortgage Identification Number	100109800003482107



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2023	\$621,031	\$4,512	\$4,512 on 3/15/2023
Mar 2023	\$622,216	\$4,512	\$4,655 on 2/23/2023
Feb 2023	\$623,469	\$4,512	\$4,597 on 1/24/2023
Jan 2023	\$624,658	\$4,512	\$4,583 on 12/29/2022
Dec 2022	\$625,830	\$4,512	\$4,633 on 11/30/2022
Nov 2022	\$627,046	\$4,512	\$4,597 on 10/9/2022
Oct 2022	\$628,293	\$4,512	\$4,592 on 9/15/2022
Sep 2022	\$629,531	\$4,512	\$4,583 on 8/30/2022
Aug 2022	\$630,683	\$4,512	\$4,586 on 7/12/2022
Jul 2022	\$631,902	\$4,516	\$4,659 on 6/29/2022

Date	Balance	Scheduled Payment	Paid
Jun 2022	\$633,117	\$4,516	\$4,516 on 5/25/2022
May 2022	\$634,185	\$4,516	\$4,666 on 4/13/2022
Apr 2022	\$635,469	\$4,516	\$4,587 on 3/30/2022
Mar 2022	\$636,599	\$4,516	\$4,809 on 2/28/2022
Feb 2022	\$637,946	\$4,516	\$4,587 on 1/28/2022
Jan 2022	\$639,066	\$4,516	\$4,419 on 12/29/2021
Dec 2021	\$640,111	\$4,419	\$4,419 on 11/30/2021
Nov 2021	\$641,223	\$4,419	\$4,419 on 10/26/2021
Oct 2021	\$642,331	\$4,419	\$4,491 on 9/25/2021
Sep 2021	\$643,507	\$4,419	\$4,791 on 8/28/2021
Aug 2021	\$644,905	\$4,419	\$4,719 on 7/28/2021
Jul 2021	\$646,226	\$4,419	\$4,841 on 7/1/2021
Jun 2021	\$647,663	\$4,419	\$4,791 on 5/25/2021
May 2021	\$649,117	\$4,419	\$4,769 on 4/27/2021

Additional info

The original amount of this account was \$697,000



Contact Info

Address PO BOX 849,
WILSON NC 27894

Phone Number (877) 596-5407

● SYNCB/GAP

Potentially Negative



Account Info

Account Name	SYNCB/GAP	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/25/2019	Credit Limit	\$300
Status	Paid, Closed.	Highest Balance	\$58
Status Updated	Mar 2020	Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2017	120	150	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	✓	✓	30	60	90
✓	Current / Terms met	30	Past due 30 days									
60	Past due 60 days	90	Past due 90 days									
120	Past due 120 days	150	Past due 150 days									
CLS	Closed											

Payment history guide

150 days past due as of Feb 2017

120 days past due as of Jan 2017

90 days past due as of Dec 2016

60 days past due as of Nov 2016

30 days past due as of Oct 2016



Contact Info

Address

PO BOX 965005,
ORLANDO FL 32896

Phone Number

(800) 887-1198



Comment

Current:

Account closed at credit grantor's request.

Previous:

None



Your Statement

ITEM IN DISPUTE BY CONSUMER



Reinvestigation Info

This item was updated from our processing of your dispute in May 2023.

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

US SM BUS ADMIN ODA

Inquired on 11/24/2021

14925 KINGSPORT RD FORT WORTH TX, 76155

Business. This inquiry is scheduled to continue on record until Dec 2023.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

**AMERICAN
EXPRESS 2**

Inquired on
04/24/2023

PO BOX 981537,
EL PASO TX
79998
[\(800\) 874-2717](#)

CREDIT KARMA

Inquired on
05/10/2023,
05/06/2023,
05/03/2023,
04/29/2023,
04/26/2023,
04/22/2023,
04/19/2023,
04/15/2023,
04/12/2023,
04/08/2023,
04/05/2023,
04/01/2023,
03/29/2023,
03/25/2023,
03/22/2023,
03/18/2023,
03/15/2023,
03/11/2023,
03/08/2023,
03/04/2023,
03/01/2023,
02/25/2023,
02/22/2023,
02/18/2023,
02/15/2023,
02/11/2023,
02/08/2023,
02/04/2023,
02/01/2023,
01/28/2023,
01/25/2023,
01/21/2023,
01/18/2023,
01/14/2023,
01/11/2023,
01/07/2023,
01/04/2023,
12/31/2022,
12/28/2022,
12/24/2022,
12/21/2022,
12/17/2022,
12/14/2022,
12/10/2022,
12/03/2022,
11/30/2022,
11/26/2022,
11/23/2022,
11/19/2022,
11/16/2022,
11/12/2022,
11/09/2022,
11/07/2022,
11/02/2022,
10/29/2022,
10/26/2022,

EXPERIAN

Inquired on
05/16/2023,
05/15/2023,
05/14/2023,
05/13/2023,
05/12/2023,
05/11/2023,
05/09/2023,
05/05/2023,
04/29/2023,
04/25/2023,
04/19/2023,
04/15/2023,
04/03/2023,
04/01/2023,
03/18/2023,
03/04/2023 and
02/18/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 431-3471](#)

EXPERIAN

Inquired on
05/15/2023,
04/25/2023 and
04/19/2023

PO BOX 9600,
ALLEN TX
75013
[\(800\) 311-4769](#)

	<p>10/22/2022, 10/19/2022, 10/12/2022, 10/08/2022, 10/05/2022, 10/01/2022, 09/28/2022, 09/24/2022, 09/17/2022, 09/14/2022, 09/10/2022, 09/07/2022, 09/03/2022, 08/31/2022, 08/27/2022, 08/24/2022, 08/20/2022, 08/17/2022, 08/13/2022, 08/10/2022, 08/06/2022, 08/03/2022, 07/30/2022, 07/27/2022, 07/23/2022, 07/20/2022, 07/16/2022, 07/09/2022, 07/06/2022, 07/02/2022, 06/29/2022, 06/25/2022, 06/22/2022, 06/18/2022, 06/15/2022, 06/11/2022, 06/08/2022, 06/04/2022, 06/01/2022, 05/28/2022, 05/25/2022, 05/21/2022 and 05/18/2022</p> <p>760 MARKET ST FL 2, SAN FRANCISCO CA 94102</p>		

EXPERIAN

Inquired on
05/09/2023,
04/21/2023,
04/06/2023,
03/23/2023,
03/11/2023 and
03/07/2023

EXPERIAN

Inquired on
03/24/2023 and
03/03/2023

PO BOX 9600,
ALLEN TX
75013

EXPERIAN

Inquired on
02/27/2023 and
02/18/2023

475 ANTON
BLVD,
COSTA MESA

EXPERIAN

Inquired on
02/27/2023

PO BOX 9600,
ALLEN TX
75013
(800) 311-4769

475 ANTON
BLVD,
COSTA MESA
CA 92626

(800) 311-4769

CA 92626

EXPERIAN

Inquired on
02/27/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/18/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/18/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN
CREDITMATCH

Inquired on
05/16/2023,
05/15/2023,
05/14/2023,
05/12/2023,
05/11/2023,
05/09/2023,
05/05/2023,
04/25/2023,
04/19/2023,
04/03/2023 and
02/18/2023

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

LENDINGCLUB**CORP**

Inquired on
05/09/2023 and
04/25/2023

595 MARKET ST
200,
SAN
FRANCISCO CA
94105

XACTUS-CP

Inquired on
04/24/2023,
03/10/2023 and
02/22/2023

370 REED RD
STE 100,
BROOMALL PA
19008

On behalf of
LANDSTONE
EQUITIES LLC -

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to

the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:**PLEASE CONTACT:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

a. Bureau of Consumer Financial Protection

1700 G Street NW

Washington, DC 20552

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

b. Federal Trade Commission:

Consumer Response Center -
FCRA

Washington, DC 20580

(877) 382-4357

2. To the extent not included in item 1 above:

- a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d.** Federal Credit Unions

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which the creditor operates **or**
Federal Trade Commission:
Consumer Response Center -
FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)

From: "lucille callcci.com" <lucille@callcci.com>
Date: May 19, 2023 at 11:17:34 AM EDT
To: Judah Stein <jstein@steinsakslegal.com>
Cc: "yenon callcci.com" <yenon@callcci.com>
Subject: [FWD: RE: SHEINDLE SOFER VS EXPERIAN, EQUIFAX, TRANSUNION, SYNCB/GAP]

HERE IS THE RETAINER

https://www.viewcreditstatus.com/docs/0I6f534232a684ad3e793b40f7b745f024cff4c5ff12b55c2f9b30ed434b698b9bFCRA RETAINER 2021 W DOP CC I w_W9.pdf

Thank you,

Lucy C.
COLLECTIVE CREDIT INTERNATIONAL, LLC.
16931 NE 6th Ave
North Miami Beach, FL 33162
Office: 954-455-2555
Facsimile: 954-456-6559

----- Original Message -----

Subject: RE: SHEINDLE SOFER VS EXPERIAN, EQUIFAX, TRANSUNION, SYNCB/GAP
From: "Lucy C. @ CCI" <lucille@callcci.com>
Date: Wed, May 17, 2023 4:35 pm
To: "Judah Stein" <jstein@SteinSaksLegal.com>
Cc: "Yenon @" <yenon@callcci.com>

HERE IS THE CREDIT DENIAL, WILL GET RETAINER SOON

<https://www.viewcreditstatus.com/docs/0I1e0d76185d52c42306087e200316ed283725cfb8f64e63231107b9c159c41e91MortgageDenial-SheindleSofer.pdf>

Thank you,

Lucy C.

COLLECTIVE CREDIT INTERNATIONAL, LLC.

16931 NE 6th Ave

North Miami Beach, FL 33162

Office: 954-455-2555

Facsimile: 954-456-6559

----- Original Message -----

Subject: RE: SHEINDLE SOFER VS EXPERIAN, EQUIFAX, TRANSUNION,
SYNCB/GAP

From: Judah Stein <jstein@SteinSaksLegal.com>

Date: Wed, May 17, 2023 10:53 am

To: "Lucy C. @ CCI" <lucille@callcci.com>

Cc: "Yenon @" <yenon@callcci.com>

Please send retainer and credit denial.

Thank you,

Judah

Judah Stein, Esq.
Stein Saks, PLLC
One University Plaza, Suite 620
Hackensack, NJ 07601
P. [\(201\) 282-6500 ext 103](tel:(201)282-6500ext103)
F. [\(201\) 282-6501](tel:(201)282-6501)
steinsakslegal.com



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From: Lucy C. @ CCI <lucille@callcci.com>
Sent: Tuesday, May 16, 2023 2:41 PM
To: Judah Stein <jstein@SteinSaksLegal.com>
Cc: Yenon @ <yenon@callcci.com>
Subject: SHEINDLE SOFER VS EXPERIAN, EQUIFAX, TRANSUNION,
SYNCB/GAP

READY TO GO

Thank you,

Lucy C.
COLLECTIVE CREDIT INTERNATIONAL, LLC.
16931 NE 6th Ave
North Miami Beach, FL 33162
Office: 954-455-2555
Facsimile: 954-456-6559

<image001.png>



Refinance

May 17th, 2023

Dear Sheindle Sofer,

I am a licensed mortgage banker. After receiving your loan application, I ran your credit and reviewed all three credit reports. As discussed, at this time, due to the Synchrony/ Gap account that appears, your credit scores has been affected and you would be paying a higher interest rate. Based on your current scores, it would not make sense for you to refinance your mortgage.

Sincerely,

A handwritten signature in black ink, appearing to read "Carol Franz".

Carol Franz
Mortgage Loan Consultant
Phone: 866-815-1803
Email: cfranz@cfmtg.com
NMLS #1224287



STEIN | SAKS, PLLC

One University Plaza, Suite 620, Hackensack, NJ 07601 | tel: 201.282.6500 | fax: 201.282.6501 |
www.steinsakslegal.com

Date: 5/19/2023

Dear Sheindle Sofer

Reference is made to your retention of our firm (and to the retainer agreement you have signed with us reflecting same) to pursue your rights under the FCRA.

Please allow me to confirm that you have this day authorized and directed us to disburse any and all proceeds (to a maximum of \$10,000) to which you would be entitled under a settlement or court award under the FCRA matter(s) being handled by us directly to Collective Credit International on account of their work on your behalf to deal with your credit and credit agency issues.

Your signature on the line provided below acknowledges your agreement with the foregoing and would constitute a written authorization and direction to me.

Sincerely,

Stein Saks PLLC

AGREED, ACKNOWLEDGED AND DIRECTED:

Client Name
Sheindle Sofer



STEIN | SAKS, PLLC

One University Plaza, Suite 620, Hackensack, NJ 07601 | tel: 201.282.6500 | fax: 201.282.6501 | www.steinsakslegal.com

RETAINER AGREEMENT

Sheindle Sofer _____ ("Client") and **Stein Saks, PLLC** ("Stein Saks") hereby enter into this agreement (the "Retainer Agreement") regarding the retention of Stein Saks by Client to provide legal advice and services for suits and issues that may arise under the Fair Credit Reporting Act ("FCRA"). We believe that a clear understanding of the scope of our engagement and fee arrangement will help us to avoid any misunderstandings at a later date. This Retainer Agreement is intended, therefore, to outline the scope of our services and confirm the terms and fee arrangements upon which Stein Saks will render services to Client. This Retainer Agreement shall become effective upon your signing a copy of same.

A. Scope of Representation: Stein Saks agrees to represent Client with respect to potential FCRA claims. Stein Saks will investigate potential claims and if Stein Saks deems such potential claims viable, Stein Saks will file suit on Client's behalf and/or seek to have the credit bureaus, debt collector(s) or original creditor(s) settle the claim(s). Client has not retained Stein Saks to defend any state court action filed or served upon Client, nor is Stein Saks required to pursue any appeal on Client's case. Stein Saks cannot and does not guarantee particular results. Stein Saks represents that it is competent and available to handle the types of claims set forth above.

B. Attorneys' Fees/Contingency Arrangement: Under this Retainer Agreement the Client will never pay any out of pocket legal fees to Stein Saks. That is, Stein Saks will only be paid a legal fee in the event Stein Saks obtains a recovery for Client, whether through legal action or settlement, and such fee will be paid directly from that recovery. **If there is no recovery there will be no fee.** "Recovery" is defined as any cash payments, debt relief or any other tangible economic benefit to Client. The fees outlined below are specific to each and every lawsuit and/or potential claim.

- **Disclosure Concerning FCRA Statutory Cap:** Stein Saks has explained to Client, and Client fully understands and acknowledges, that under the FCRA, statutory damages are set by the statute and capped at one thousand dollars (\$1,000) per violation. Therefore, the maximum amount Client can be awarded by a court for statutory damages is one thousand dollars per violation. Judges often use their discretion to reduce the statutory damages to significantly less than one thousand dollars.

Legal Fee in the Event of Recovery in Court: In the event that the case is adjudicated and decided by a judge or a jury, Client will be entitled to retain the full amount of the monetary award, not including any costs and legal fees awarded. The FCRA provides that attorneys' fees and court costs incurred to obtain any recovery be paid by the defendant (the debt collector). In the event the court awards attorneys' fees and/or court costs, Stein Saks shall be entitled to retain all such fees and costs awarded. Stein Saks has explained, and Client understands, that because the FCRA has a statutory cap on damages at \$1,000 per violation, it is likely that any such award of attorneys' fees will substantially exceed the amount awarded to Client. In light of the statutory cap on damages, and because the statute requires payment of legal fees by the defendant, Client further acknowledges that any such fee is entirely reasonable, even in the event such fee substantially exceeds Client's recovery amount.



STEIN | SAKS, PLLC

- **Settlement:** In the event that a settlement is reached, Client shall receive 20% of the total settlement amount but in no event, shall Client shall be entitled to receive more than one thousand dollars (\$1,000), after deducting court costs incurred to obtain the Recovery (if any). The following schedule provides examples to ensure that Client is fully informed and understands the allocation of fees (after deducting court costs, if any) between Stein Saks and Client in connection with a settlement of an FCRA claim or potential claim under this Retainer Agreement:

- If a case settles for \$1,000, Client would receive a total of \$200.
- If a case settles for a total \$2,000, Client would receive a total of \$400.
- If a case settles for a total \$3,000, Client would receive a total of \$600.
- If a case settles for a total \$4,000, Client would receive a total of \$800.
- If a case settles for a total \$5,000, Client would receive a total of \$1,000.
- If a case settles for any amount greater than \$5,000, Client would receive a total of \$1,000 (which is the maximum amount the client could receive for statutory damages).

Stein Saks has explained to Client, and Client fully understands and acknowledges, that this contingency fee arrangement is based on the fact that there is a statutory cap of \$1,000 for recovery under the FCRA (which amount is often reduced by the Court) and that the statute awards attorneys' fees in connection with any such recovery. Actual damages are also only available if Client has proof thereof. Accordingly, Client acknowledges that this attorneys' fees structure is entirely reasonable, even though such attorneys' fees are greater than, and could substantially exceed, the Client's recovery amount in a settlement.

C. Client's Responsibilities. Client agrees to preserve, and prevent the deletion or loss of, all potentially relevant information and evidence connected to Client's claims. Because the statute requires payment of legal fees by the defendant, Client agrees to allow Stein Saks to continue to pursue Client's claims until reasonable legal fees are recovered. Upon settlement of Client's claims, Client agrees to execute a release and settlement agreement.

D. Stein Saks: Stein Saks employs or associates with attorneys who are licensed to practice law in all jurisdictions relevant to this matter. Client authorizes Stein Saks to delegate work to other lawyers or legal assistants. Furthermore, Client authorizes Stein Saks to associate with other counsel whom Stein Saks deems necessary or beneficial to litigate Client's claims. Should Stein Saks associate with other counsel, Stein Saks and associated counsel will assume joint responsibility for the representation, and Stein Saks shall divide the fee with associated counsel. The total amount of Client's attorneys' fees will not increase as a result of the fee division between Stein Saks and associated counsel.

E. Termination: We may withdraw in writing at any time as your lawyer, so long as you are not prejudiced by it. You may terminate us at any time as your lawyer, but we may retain an attorneys' lien for the work we have done in your case.

F. Confidentiality: Stein Saks is not authorized to waive or release any privilege or other protection of information, confidential, secret, or otherwise, obtained from or on behalf of Client. Stein Saks is to keep all confidential, privileged, or secret information confidential. Stein Saks is not authorized to identify Client as a client, e.g., for purposes of marketing or advertising, without Client's prior approval. Upon



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termination of the representation, Stein Saks agrees to return promptly all information obtained from or on behalf of Client to Client. Client understands and acknowledges that Stein Saks may share Client's information with Client's agents who have been authorized by Client to view such information, unless Stein Saks is notified otherwise in writing by Client.

G. No Guarantees: Nothing contained in this Retainer Agreement and nothing in Stein Saks's statements to Client shall be construed as a promise or guarantee about the outcome of the matter. All comments about the outcome of the matter are expressions of opinion only. Copies of all pertinent court papers and correspondence will be mailed or emailed to you for your information. It is firm policy to keep our clients as informed as possible. If you ever have any questions regarding your case, you should call Stein Saks.

H. Outside Attorney Review: Client acknowledges that it has entered into this Retainer Agreement willingly and with a full understand of its contents, including the fee structure. Stein Saks has advised Client that, to the extent Client does not fully understand the contents of this Retainer Agreement, Client should seek the advice of independent counsel prior to entering into this Retainer Agreement.

I. Arbitration: In the event that there is any dispute concerning the fees, costs, expenses, disbursements, or representation given to me, the parties agree that such dispute will be brought to conclusion by mandatory banding arbitration before and pursuant to the rules of the NJ Bar Association's Fee Arbitration Committee. Either party may enter on such an arbitration award for enforcement by any court of competent jurisdiction. Either party may serve notice of its intent to arbitrate on the other by certified mail. The arbitration panel's fees and costs shall be borne equally by the parties and the arbitration panel shall have the right to assess costs to the prevailing party. This agreement shall be governed and construed in accordance with the laws of the State of New Jersey without giving effect to conflict of law contained therein.

J. Governing law, modification of this Agreement, entire agreement: This Agreement is to be interpreted in accordance with the laws of the State of New Jersey. The Agreement may not be modified in any way without the express, written agreement of both parties. This represents the entire agreement of the parties.

Stein Saks, PLLC

By: Stein Saks Dated:

AGREED & ACKNOWLEDGED:

Sign:

DocuSigned by:
A handwritten signature in black ink that reads "Sheindle Sofer".
D6EB9B050EDB493

Print Name:

Sheindle Sofer

Date: 5/19/2023



STEIN | SAKS, PLLC

Limited Power of Attorney

I hereby appoint Stein Saks, PLLC of One University Plaza, Suite 620, Hackensack, NJ 07601 and all of its members and attorneys as my true and lawful attorney in fact ("Agent") authorizing full power to represent me and to do and perform every action necessary or advisable to be done that I may legally do limited to negotiating the validity, reduction, and payment as may be required of accounts owed to my creditors.

I grant my Agent the specific powers to:

1. Request and receive confidential credit and account information from creditors, credit-reporting agencies, and other third parties who are involved with my credit issues;
2. Receive and execute all items, information, and documents, confidential or otherwise connected with the arbitration of my debt including any documents necessary in the event necessary to retain local counsel;
3. Proactively intervene, intercede close accounts and negotiate the settlement of any and all of my creditor claims and all disputes;
4. Make good faith settlements on my behalf with or without my signature or approval.

Additionally, this Limited Power of Attorney shall serve as formal notice under 15 U.S.C. 1692c(c) to cease all further communication with me except for reasons specifically set forth in the federal law, and to instead contact my Agent Stein Saks, PLLC.

Further, as a creditor or third-party agent of a creditor under the general laws of the Fair Debt Collections Practice Act and the Fair Credit Reporting Acts you are required to work with my designated Agent

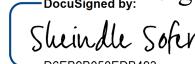
I authorize Stein Saks, PLLC to release this Power of Attorney to all or any of my creditors.

Borrower

Print Name

Sheindle Sofer

Signature

DocuSigned by:

Sheindle Sofer
D56F9B0505EDB403

Date of Birth

[REDACTED]

Social Security Number

[REDACTED]

Date

5/19/2023

W-9(Rev. October 2018)
Department of the Treasury
Internal Revenue Service**Request for Taxpayer Identification Number and Certification**► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

Print or type. See Specific Instructions on page 3.	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <p>2 Business name/dissolved entity name, if different from above</p> <p>3 Check appropriate box for federal tax classification of this person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate single-member LLC</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ►</p> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input checked="" type="checkbox"/> Other (see instructions) ►</p> <p>(Applies to accounts maintained outside the U.S.)</p> <p>5 Address (number, street, and apt. or suite no.) See instructions.</p> <p>6 City, state, and ZIP code</p> <p>7 List account number(s) here (optional)</p>					<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p>
--	--	--	--	--	--	---

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number	
[REDACTED]	
or	
Employer identification number	
[REDACTED]	-

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
Sheindle Sofer 06EB9B005EDB493		

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
2. Certify that you are not subject to backup withholding,
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester.
2. You do not certify your TIN when required (see the instructions for Part II for details).
3. The IRS tells the requester that you furnished an incorrect TIN.
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties, including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not leave this line blank.** The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual	Individual/sole proprietor or single-member LLC
• Sole proprietorship, or	
• Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; G= C corporation; or S= S corporation)
• LLC treated as a partnership for U.S. federal tax purposes,	
• LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or	
• LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

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IF the payment is for ...	THEN the payment is exempt for ...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(ii)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) Under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN or EIN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The owner ⁴
8. Disregarded entity not owned by an individual	The grantor ⁵
9. A valid trust, estate, or pension trust	The owner
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	Legal entity ⁴
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The corporation
12. Partnership or multi-member LLC	The organization
13. A broker or registered nominee	The partnership
	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/identityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.